# Case 16-14758-SLM Doc 52 Filed 10/12/16 Entered 10/12/16 16:05:46 Desc Main Document Page 1 of 17

| y#                | Reporting  Social Sec  (last 4 c | MONTHLY OPER   | Debtor   |
|-------------------|----------------------------------|--|--|
| -                 | (last 4 c                        | MONTHLY OPER   |  |
| -                 | (last 4 c                        | MONTHLY OPER   |  |
| only)             | ATING REPOR                      | MONTHLY OPER   |  |
|                   |                                  | MONTHLY OPER   |  |
|                   |                                  |  |  |
|                   | IGD DARNDRO                      | (INDIVIDUAL W.   |  |
|                   |                                  | ·  |  |
| oveb 0            | ates Trustee wit                 | and submit a copy to the United St   | File with the Cou  |
|                   |                                  |  |  |
| in the            | ommittee appoii                  | copy of the report to any official c   | month and subm   |
|                   |                                  |  |  |
| ie aue.           |                                  |  |  |
|                   | of New York.)                    | are the reports for Southern District  | ena of the month,  |
|                   |                                  |  |  |
|                   |                                  |  |  |
|                   | Form No.                         | ENTS   | REQUIRED DOC   |
|                   |                                  | ,  |  |
|                   | MOR-1 (IN                        | ceipts and Disbursements   | Schedule of Cash   |
|                   |                                  |  |  |
| <sup>1</sup>   1. |                                  | on (or copies or decier s sum)   | reconciliations)   |
| X                 |                                  | tements  | Copies of bank   |
|                   |                                  |  | Disbursement Jou   |
| ~~~~~             | MOR-2 (IN                        | <u>[</u>   |  |
| X                 | MOR-2 (IN<br>MOR-3 (IN           | L  | Balance Sheet  |
| X                 |                                  | ns filed during reporting period   |  |
| X                 |                                  | ns filed during reporting period   | Copies of tax re   |
| X<br>X<br>X       | MOR-3 (IN                        |  | Copies of tax re<br>Summary of Unpa  |
| X<br>X<br>X       | MOR-3 (IN                        | ns filed during reporting period Post-petition Debts tes, Leases, Installment Payments | Copies of tax re<br>Summary of Unpa  |
| ]                 | Form No.                         |  | REQUIRED DOC   |
| ]                 | DV) X                            | Form No.  MOR-1 (INDV)  MOR-1 (CONT)   | Receipts and Disbursements  iation (or copies of debtor's bank  MOR-1 (INDV)  MOR-1 (CONT) |

Date

Signature of Joint Debtor

# Case 16-14758-SLM Doc 52 Filed 10/12/16 Entered 10/12/16 16:05:46 Desc Main Document Page 2 of 17

| In re | Scott Cowan | Case No.          | 16-14758 |
|-------|-------------|-------------------|----------|
|       | Debtor      | Reporting Period: | 6/1/2016 |

### BUSINESS CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CON'T)]

|  | Ç        | irrent Violith | Communitive falling to Date           |
|--|----------|----------------|---------------------------------------|
|  |          | Actual         | Actual 1                              |
| Cash - Beginning of Month  | \$       | 200.52         |                                       |
| RECEIPTS   | <u> </u> |                |                                       |
| Wages (Net)  | ļ        |                |                                       |
| Interest and Dividend Income   | Ļ—       |                |                                       |
| Alimony and Child Support  | <b>└</b> |                | *                                     |
| Social Security and Pension Income   | <u> </u> |                |                                       |
| Sale of Assets   | <u> </u> |                |                                       |
| Other Income (attach schedule)   | \$       | 329.00         | · · · · · · · · · · · · · · · · · · · |
| Total Receipts   | \$       | 329.00         |                                       |
| DISBURSEMUNTS  |          |                |                                       |
| ORDINARY IDEMISE   |          |                |                                       |
| Mortgage Payment(s)  | ╀        |                |                                       |
| Rental Payment(s)  | <u> </u> |                |                                       |
| Other Secured Note Payments  |          |                |                                       |
| Utilities  | <u> </u> |                | · · · · · · · · · · · · · · · · · · · |
| Insurance  | <u> </u> |                |                                       |
| Auto Expense   | <u> </u> |                |                                       |
| Lease Payments   |          |                |                                       |
| Bank Fees  | <u> </u> | 105            | ·                                     |
| Repairs and Maintenance  | <u> </u> |                |                                       |
| Storage  | \$       | 329.00         | W                                     |
| Food, Clothing, Hygiene  | <b></b>  |                |                                       |
| Charitable Contributions   | <b></b>  |                |                                       |
| Customer Refund  |          |                |                                       |
| Taxes - Real Estate  | <u> </u> |                |                                       |
| Taxes - Personal Property  | —        |                |                                       |
| Taxes - Other (attach schedule)  | —        |                |                                       |
| Travel and Entertainment   | ↓        |                | ****                                  |
| Gifts  | <u> </u> |                |                                       |
| Other (attach schedule)  | \$       | 432.33         |                                       |
| Total Ordinary Disbursements   | \$       | 866.33         |                                       |
| The state of the s |          |                |                                       |
| Professional Fees  | <u> </u> |                | T                                     |
| U. S. Trustee Fees   | <u> </u> |                |                                       |
| Other Reorganization Expenses (attach schedule)  | <u> </u> |                |                                       |
| Total Reorganization Items   | \$       | -              |                                       |
| Total Disbursements (Ordinary + Reorganization)  | \$       | 866.33         |                                       |
| Total Distriction (Ordinary   Reorganization)  | Ψ.       |                | <b>建设建筑,企业工工工工工工工工</b>                |
| Net Cash Flow (Total Receipts - Total Disbursements)   | \$       | (537.33)       |                                       |

|   | 100 | CORPORATE WATER PROPERTY. | 18 (15 (F) (S) |
|---|-----|---------------------------|----------------|
| Cash - End of Month (Must equal reconciled bank | \$  | (336.81)                  |                |
| statement)                                      |     |                           |                |

# INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(continuation sheet)

| BREAKDOWN OF "OTHER" CATEGORY                                     | Current Month              | Cinnulative Filing to  |
|---|----------------------------|--|
| (O)then the ome   | Actual 4 Sept. 32          | Date Actual Total Control of the Actual Total Control of the Actual Control of the Actua |
|   |                            |  |
|   |                            |  |
|   |                            |  |
| Other Paxes   |                            |  |
| OMIGERANOS -  |                            |  |
|   |                            |  |
|   |                            |  |
| Other: Ordinary Disbursements                                     | STREET, PERSONAL PROPERTY. |  |
| Material  |                            |  |
|   |                            |  |
|   |                            |  |
|   |                            |  |
| Other Reorganization Expenses 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 |                            |  |
|   |                            |  |
|   |                            |  |
|   |                            |  |
|   |                            |  |
|   |                            |  |

### THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

| TOTAL DISBURSEMENTS                                    |  |
|--|--|
| LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS |  |
| PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES     |  |
| (i.e. from escrow accounts)                            |  |
| TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE       |  |
| QUARTERLY FEES   |  |

Case 16-14758-SLM Doc 52 Filed 10/12/16 Entered 10/12/16 16:05:46 Desc Main Document Page 4 of 17

| ln re |        | Scott Cowan | Cas           | e No. | . 16-14758 |
|-------|--------|-------------|---------------|-------|------------|
|       | Debtor |             | Reporting Per | riod: | 6/1/2016   |

## **DISBURSEMENT JOURNAL**

## **CASH DISBURSEMENTS**

| D-4-  |                       | UKSEWEN 13 |    |        |
|-------|-----------------------|------------|----|--------|
| Date  | Payee                 | Purpose    | Α  | mount  |
|       |                       |            |    |        |
| June  | Google                | Util       | \$ | 58.33  |
| June  | Buildertrend          | Util       | \$ | 299.00 |
| June  | Dropbox               | Util       | \$ | 75.00  |
|       |                       |            |    |        |
|       |                       |            |    |        |
| June  | Overdraft             | Bank Fee   | \$ | 35.00  |
| June  | Overdraft             | Bank Fee   | \$ | 35.00  |
| June  | Overdraft             | Bank Fee   | \$ | 35.00  |
|       |                       |            |    |        |
| 5-May | Home Depot            | Material   |    |        |
| 7-May | Home Depot            | Material   |    |        |
|       |                       |            |    |        |
|       |                       | 1000       |    |        |
|       |                       |            |    | **     |
|       | Total Cash Disburseme | nts        | \$ | 537.33 |

# BANK ACCOUNT DISBURSEMENTS

| Date        | Payee    | Purpose | Amount  | Check # |
|-------------|----------|---------|---------|---------|
|             |          |         |         |         |
|             |          |         | **      |         |
|             |          |         |         |         |
|             |          |         |         |         |
|             |          |         |         |         |
|             |          |         |         |         |
|             |          |         |         |         |
|             |          |         |         |         |
|             |          |         |         |         |
|             |          |         |         |         |
| <del></del> |          |         |         |         |
|             |          |         | <b></b> |         |
|             | - Assets |         |         |         |
|             |          |         |         |         |
|             |          |         |         |         |
|             |          |         |         |         |
|             | 1,000    |         |         |         |
| L           |          | L       |         |         |

Case 16-14758-SLM Doc 52 Filed 10/12/16 Entered 10/12/16 16:05:46 Desc Main Document Page 5 of 17

| 5 5 5 | Total Bank Account Disburseme | ents | \$<br>- |
|-------|-------------------------------|------|---------|

| Total Disbursements for the Month | \$ | 6,109.57 |
|-----------------------------------|----|----------|
|-----------------------------------|----|----------|

# Case 16-14758-SLM Doc 52 Filed 10/12/16 Entered 10/12/16 16:05:46 Desc Main Document Page 6 of 17

| In re_Scott Cowan | Case No16-14758 |
|-------------------|-----------------|
| Debtor            | 6/1/16-6/30/16  |

### BALANCE SHEET

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from postpetition obligations.

|   | BOOK VALUE AT END OF   | BOOK VALUE ON |
|---|--|---------------|
| ASSETS  | CURRENT REPORTING MONTH  | PETITION DATE |
| CURRENT ASSETS  |  |               |
| Unrestricted Cash and Equivalents                             |  |               |
| Restricted Cash and Cash Equivalents (see continuation sheet) | -336,81  |               |
| Accounts Receivable (Net)                                     |  |               |
| Notes Receivable  |  |               |
| Inventories   |  |               |
| Prepaid Expenses  |  |               |
| Professional Retainers  |  |               |
| Other Current Assets (attach schedule)                        |  |               |
| TOTAL CURRENT ASSETS  | \$   | \$            |
| PROPERTY AND EQUIPMENT  | AND A PROPERTY OF THE PROPERTY |               |
| Real Property and Improvements                                | 310000   |               |
| Machinery and Equipment                                       |  |               |
| Furniture, Fixtures and Office Equipment                      | 1000   |               |
| Leasehold Improvements  |  |               |
| Vehicles  |  |               |
| Less Accumulated Depreciation                                 |  |               |
| TOTAL PROPERTY & EQUIPMENT                                    | 311000   | s             |
| OTHER ASSETS  |  |               |
| Loans to Insiders*  |  |               |
| Other Assets (attach schedule)                                |  |               |
| TOTAL OTHER ASSETS  | 319332.1   | s             |
|   |  |               |
| TOTAL ASSETS  | S A Comment of the Co | s             |

| THE PARTY OF THE P | BOOK VALUE AT END OF   | BOOK VALUE ON   |
|--|--|---|
| LIABILITIES AND OWNER EQUITY LIABILITIES NOT SUBJECT TO COMPROMISE (Postpetition)  | CURRENT REPORTING MONTH  | PETITION DATE   |
| Accounts Payable   | T T  | 555 555 555   |
| Taxes Payable (refer to FORM MOR-4)  |  |   |
| Wages Payable  |  |   |
| Notes Payable  |  |   |
| Rent / Leases - Building/Equipment   |  |   |
| Secured Debt / Adequate Protection Payments  |  |   |
| Professional Fees  |  |   |
| Amounts Due to Insiders*   |  |   |
| Other Postpetition Liabilities (attach schedule)   |  |   |
| TOTAL POSTPETITION LIABILITIES   |  | \$  |
| LIABILITIES SUBJECT TO COMPROMISE (Pre-Petition)   | The second secon |   |
| Secured Debt   | 245000   |   |
| Priority Debt  |  |   |
| Unsecured Debt   | 250000   |   |
| TOTAL PRE-PETITION LIABILITIES   | 495000   | \$  |
|  |  |   |
| TOTAL LIABILITIES  | 495000   | \$  |
| OWNER EQUITY   |  | 13 (3.5)  |
| Capital Stock  |  |   |
| Additional Paid-In Capital   |  |   |
| Partners' Capital Account  |  |   |
| Owner's Equity Account   |  |   |
| Retained Earnings - Pre-Petition   |  |   |
| Retained Earnings - Postpetition   |  |   |
| Adjustments to Owner Equity (attach schedule)  |  |   |
| Postpetition Contributions (Distributions) (Draws) (attach schedule)   |  |   |
| NET OWNER EQUITY   | \$   | \$  |
|  |  |   |
| TOTAL LIABILITIES AND OWNERS' EQUITY   | 2. September State Committee Committ | \$ manufacture of the state of t |

<sup>\*&</sup>quot;Insider" is defined in 11 U.S.C. Section 101(31).

# Case 16-14758-SLM Doc 52 Filed 10/12/16 Entered 10/12/16 16:05:46 Desc Main Document Page 7 of 17

| [n re | Scott Cowan | Case No.          | 16-14758 |
|-------|-------------|-------------------|----------|
|       | Debtor      | Reporting Period: | 6/1/2016 |

### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CON'T)]

|  | G<br>T               | urrent Month # **<br>Acrun # # ** | Actual  Actual  |
|--|----------------------|-----------------------------------|---|
| Cash - Beginning of Month                            | Φ                    |                                   | Actual  |
| RECEIPTS   | \$                   | 94.43                             |   |
| Wages (Net)  | +-                   |                                   |   |
| Interest and Dividend Income                         | +                    |                                   |   |
| Alimony and Child Support                            | +                    |                                   |   |
| Social Security and Pension Income                   | \$                   | 3,350.00                          |   |
| Sale of Assets                                       | Ψ-                   | 3,330.00                          |   |
| Other Income (attach schedule)                       | \$                   | 2,525.40                          |   |
| Total Receipts                                       | \$                   | 5,969.83                          |   |
| DISBURSEMIENTS                                       | Ψ                    | 5,505.05                          |   |
| ORDINARY ITEMS:                                      |                      |                                   | 18-4 12 12 13 13 13 13 13 13 13 13 13 13 13 13 13   |
| Mortgage Payment(s)                                  | 850 1507 150 150 150 | 3404.47                           | <u> </u>  |
| Rental Payment(s)                                    | ****                 | 3101117                           |   |
| Other Secured Note Payments                          | 1                    |                                   |   |
| Utilities  | \$                   | 329.66                            |   |
| Insurance  | \$                   | _                                 |   |
| Auto Expense   | \$                   | 1,087.35                          | · · · · · · · · · · · · · · · · · · ·   |
| Lease Payments                                       | _                    | .,                                |   |
| IRA Contributions                                    |                      | <del></del>                       |   |
| Repairs and Maintenance                              | 1                    | 144 <u>5-1</u>                    |   |
| Medical Expenses                                     | \$                   | 1.02                              |   |
| Food, Clothing, Hygiene                              | \$                   | 231.21                            | <del>y</del>  |
| Charitable Contributions                             |                      |                                   |   |
| Alimony and Child Support Payments                   |                      |                                   | 7 1.0   |
| Taxes - Real Estate                                  | 1                    |                                   |   |
| Taxes - Personal Property                            |                      |                                   |   |
| Taxes - Other (attach schedule)                      |                      |                                   |   |
| Travel and Entertainment                             |                      |                                   |   |
| Gifts  |                      |                                   | · · · · · · · · · · · · · · · · · · ·   |
| Other (attach schedule)                              | \$                   | _                                 |   |
| Total Ordinary Disbursements                         | \$                   | 5,053.71                          |   |
| RIBORGANIZATION HUMIS                                |                      |                                   |   |
| Professional Fees                                    |                      |                                   |   |
| U. S. Trustee Fees                                   |                      |                                   |   |
| Other Reorganization Expenses (attach schedule)      |                      | <del></del>                       |   |
| Total Reorganization Items                           | \$                   | -                                 | - ·   |
|  |                      | 5 0 5 2 5 1                       | in and a second residual second   |
| Total Disbursements (Ordinary + Reorganization)      | \$                   | 5,053.71                          | and a subject of the |
| Net Cash Flow (Total Receipts - Total Disbursements) | \$                   | 916.12                            |   |

|   |    | (A)    | Company Company of the Company of th |
|---|----|--------|--|
| Cash - End of Month (Must equal reconciled bank | \$ | 916.12 |  |
| statement)                                      | L  |        |  |

## INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(continuation sheet)

| BRIGARDOWN (OF "COMMERS" CAMBRIORS.  Other theome   | Cueront Month<br>Actual | Cumulative Milingato Dette Actual |
|---|-------------------------|-----------------------------------|
| Other Teaxes  |                         |                                   |
| NAUGRIGAVA  |                         |                                   |
| Other Ordinary Disbussements  Checks  | \$ 151.02               |                                   |
| Other Reorganization Bypenses   |                         |                                   |
| NIII WARE TO BUILD AND A STATE OF THE STATE |                         |                                   |
|   |                         |                                   |

### THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

| TOTAL DISBURSEMENTS                                    | 5053.71 |
|--|---------|
| LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS |         |
| PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES     |         |
| (i.e. from escrow accounts)                            |         |
| TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE       | 5053.71 |
| QUARTERLY FEES   |         |

Case 16-14758-SLM Doc 52 Filed 10/12/16 Entered 10/12/16 16:05:46 Desc Main Document Page 9 of 17

| In re | Scott Cowan | • | Case No. 16-1     | 4758     |
|-------|-------------|---|-------------------|----------|
|       | Debtor      |   | Reporting Period: | 6/1/2016 |

## **DISBURSEMENT JOURNAL**

## CASH DISBURSEMENTS

| Date   | Payee               |       | Purpose | Amount |
|--|---------------------|-------|---------|--------|
|  |                     |       |         |        |
|  |                     |       |         |        |
|  |                     |       |         |        |
|  |                     |       |         |        |
|  |                     |       |         |        |
|  |                     |       |         |        |
|  |                     |       |         |        |
| The second secon | Total Cash Disburse | ments |         |        |

**BANK ACCOUNT DISBURSEMENTS** 

| Date Payee                      | Purpose       | Amount         | Check #                                 |
|---------------------------------|---------------|----------------|---|
| 6/24/2016 Costco                | Food          | <br>81.21      |   |
| 7/7/2016 M&T Mortgage           | Mortgage      | 3404.47        |   |
| 7/7/2016 Ford                   | Auto Expense  | 609.56         |   |
| 7/7/2016 Geico                  | Auto Expense  | 477.79         | *************************************** |
| 7/7/2016 Atlantic City          | Entertainment | 209.71         |   |
| 7/7/2016 United Water           | Utility       | 96.91          |   |
| 7/7/2016 New Jersey Natural Gas | Utility       | 23.04          |   |
| 6/13/2016                       | Medical       | 1.02           | 153                                     |
| 6/13/2016                       | Other         | 150            | 154                                     |
| Total Bank Account Disburs      | sements       | \$<br>5,053.71 |   |

| <br> |          |
|------|----------|
| \$ 5 | 5,053.71 |

# Case 16-14758-SLM Doc 52 Filed 10/12/16 Entered 10/12/16 16:05:46 Desc Main Document Page 10 of 17

| In re_Scott Cowan | Case No.          |
|-------------------|-------------------|
| Debtor            | Reporting Period: |

## STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount shoul Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes. Attach photocopies of any tax returns filed during the reporting period.

| Federal               | Tax | Amount Withheld or Accrued | Amount |  |
|-----------------------|-----|----------------------------|--------|--|
| Withholding           | 0   | 0                          | 0      |  |
| FICA-Employee         | 0   | 0                          | 0      |  |
| FICA-Employer         | 0   | 0                          | 0      |  |
| Unemployment          | 0   | 0                          | 0      |  |
| Income                | 0   | 0                          | 0      |  |
| Other:                |     |                            |        |  |
| Total Federal Taxes   | 0   | 0                          | 0      |  |
| State and Local       |     |                            |        |  |
| Withholding           | 0   | 0                          | 0      |  |
| Sales                 | 0   | 0                          | 0      |  |
| Excise                | 0   | 0                          | 0      |  |
| Unemployment          | 0   | 0                          | 0      |  |
| Real Property         | 0   | 0                          | 0      |  |
| Personal Property     | 0   | 0                          | 0      |  |
| Other:                |     |                            |        |  |
| Total State and Local |     |                            |        |  |
| Total Taxes           | 0   | 0                          | 0      |  |

### SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

| Number of Days Past D           Current         0-30         31-60         61-90 |         |      |  |   |
|--|---------|------|--|---|
|  | Current | 0-30 |  |   |
| Accounts Payable   | 0       |      |  |   |
| Wages Payable  | 0       |      |  |   |
| Taxes Payable  | 0       |      |  |   |
| Rent/Leases-Building   | 0       |      |  |   |
| Rent/Leases-Equipment  | 0       |      |  |   |
| Secured Debt/Adequate Protection Payments  | 0       |      |  |   |
| Professional Fees  | 0       |      |  |   |
| Amounts Due to Insiders*   | 0       |      |  | 4.00                                    |
| Other: Condo Fees  |         |      |  | *************************************** |
| Other: Mortgage  |         |      |  |   |
| <b>Total Postpetition Debts</b>  | 0       |      |  |   |

Explain how and when the Debtor intends to pay any past-due postpetition debts.

Debtor will pay mortgage arrears with the sale of the property

Case 16-14758-SLM Doc 52 Filed 10/12/16 Entered 10/12/16 16:05:46 Desc Main Document Page 11 of 17

| In re | Scott Cowan | Case No.          | 16-14758 |
|-------|-------------|-------------------|----------|
|       | Debtor      | Reporting Period: | 6/1/2016 |

# **DEBTOR QUESTIONNAIRE**

| Must be completed each month. If the answer to any of the                       | Yes | No |
|---|-----|----|
| questions is "Yes", provide a detailed explanation of each                      |     |    |
| item. Attach additional sheets if necessary.                                    |     |    |
| Have any funds been disbursed from any account other than a                     |     | х  |
| debtor in possession account this reporting period?                             |     |    |
| Is the Debtor delinquent in the timely filing of any post-petition tax returns? |     | X  |
|   |     | X  |
| Are property insurance, automobile insurance, or other necessary                |     | ı  |
| insurance coverages expired or cancelled, or has the debtor                     |     |    |
| received notice of expiration or cancellation of such policies?                 |     |    |
| Is the Debtor delinquent in paying any insurance premium                        |     | X  |
| payment?  |     |    |
| Have any payments been made on pre-petition liabilities this                    |     | X  |
| reporting period?   |     |    |
| 6 Are any post petition State or Federal income taxes past due?                 |     | X  |
| 7 Are any post petition real estate taxes past due?                             |     | X  |
| 8 Are any other post petition taxes past due?                                   |     | X  |
| Have any pre-petition taxes been paid during this reporting                     |     | X  |
| period?   |     |    |
| 10 Are any amounts owed to post petition creditors delinquent?                  |     | X  |
| Have any post petition loans been been received by the Debtor                   |     | X  |
| from any party?   |     |    |
| 12 Is the Debtor delinquent in paying any U.S. Trustee fees?                    |     | X  |
| Is the Debtor delinquent with any court ordered payments to                     |     | X  |
| attorneys or other professionals?   |     |    |

Bus Platinum Privileges

# Bank of America

P.O. Box 15284 Wilmington, DE 19850

THE PRICE HOME GROUP LLC. 641 MILL CREEK RD STE 7 MANAHAWKIN, NJ 08050-3367

#### **Customer service information**

- 1.888.BUSINESS (1.888.287.4637)
- bankofamerica.com
- Bank of America, N.A. P.O. Box 25118 Tampa, FL 33622-5118

# Your Business Advantage Checking Bus Platinum Privileges

for June 1, 2016 to June 30, 2016

THE PRICE HOME GROUP LLC.

# **Account summary**

| Ending balance on June 30, 2016   | -\$336.81 |
|-----------------------------------|-----------|
| Service fees                      | -105.00   |
| Checks                            | -329.60   |
| Withdrawals and other debits      | -432.33   |
| Deposits and other credits        | 329.60    |
| Beginning balance on June 1, 2016 | \$200.52  |

Account number:

# of deposits/credits: 1

# of withdrawals/debits: 7

# of items-previous cycle1: 5

# of days in cycle: 30

Average ledger balance: -\$219.75

<sup>1</sup>Includes checks paid,deposited items&other debits



TIP OF THE MONTH

# Dreading the shredding?

Go paperless and make a statement.

- Your secure paperless statements don't need storing or shredding
- Get email reminders that link right to your statements for easy access
- View and download your business statements anytime, with no paper waste

Click **Profile & Settings** (in the upper right next to **Sign Out**) when logged in at **bankofamerica.com/smallbusiness**.

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Case 16-14758-SLM Doc 52 Filed 10/12/16 Entered 10/12/16 16:05:46 Desc Main Document Page 13 of 17

THE PRICE HOME GROUP LLC. | Account #

June 1, 2016 to June 30, 2016

## **IMPORTANT INFORMATION:**

# BANK DEPOSIT ACCOUNTS

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking. Or, you can call our Customer Service team.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers- If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you for, and you agree to not make a claim against us for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us at the telephone number listed on the front of this statement to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Bank of America, N.A. Member FDIC and



# Bank of America

Your checking account

THE PRICE HOME GROUP LLC. | Account #

| June 1, 2016 to June 30, 2016

# Deposits and other credits

| Date      | Description                                       | Amount   |
|-----------|---|----------|
| 06/30/16  | RETURN OF POSTED CHECK / ITEM (RECEIVED ON 06-29) | 329.60   |
| Total dep | osits and other credits                           | \$329.60 |

## Withdrawals and other debits

| Date       | Description  | Amount    |
|------------|--|-----------|
| Card accou | nt # XXXX XXXX XXXX 6512   |           |
| 06/03/16   | CHECKCARD 0602 Dropbox*CZDLQ8GMN4D9 888-4468396 CA 24906416154026759448485 RECURRING CKCD 4816 XXXXXXXXXXXXX5512 XXXX XXXX XXXX 6512 | -75.00    |
| 06/06/16   | CHECKCARD 0603 GOOGLE *SVCSAPPS_PRICE CC@GOOGLE.COMCA<br>24692166155000776870615 CKCD 7311 XXXXXXXXXXXXXXXXXXX XXXX XXXX 6512        | -58.33    |
| 06/06/16   | CHECKCARD 0605 BUILDERTREN 402-905-2506 NE 24492156157894982666051 RECURRING CKCD 5734 XXXXXXXXXXXXXXX5512 XXXX XXXX XXXX 6512       | -299.00   |
| Subtotal   | for card account # XXXX XXXX XXXX 6512   | -\$432.33 |
| Total wit  | hdrawals and other debits  | -\$432.33 |

# Checks

| Date       | Check # | Amount    |
|------------|---------|-----------|
| 06/29/16   | 5623    | -329.60   |
| Total ched | :ks     | -\$329.60 |
| Total # of | checks  | 78        |

# Markets go up. Markets come down.

Learn five steps to help you manage your investments in volatile markets at merrilledge.com/5steps



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Investment products:

**Are Not FDIC Insured** 

Are Not Bank Guaranteed

May Lose Value

ARLN38SQ SSM-02-16-0222,B

THE PRICE HOME GROUP LLC. | Account #

June 1, 2016 to June 30, 2016

### Service fees

## Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.

|                               | Total for this period | Total year-to-date |
|-------------------------------|-----------------------|--------------------|
| Total Overdraft fees          | \$70.00               | \$315.00           |
| Total NSF: Returned Item fees | \$35.00               | \$35.00            |

### To help you avoid overdraft fees and returned items, you can set up:

Customized alerts – get email or text message alerts (footnote 1) that let you know if your account balance is low or if a payment is

Overdraft Protection – automatically transfer available funds to your eligible account from a linked savings, credit card or an eligible second checking account to help cover items that would overdraw your account.

To enroll, simply go to bankofamerica.com/online, call us at the number listed on this statement, or come see us at your nearest financial

(footnote 1) Alerts received as text messages on your mobile access device may incur a charge from your mobile access service provider. Mobile App alerts are not available on select devices.

Based upon the activity below, the monthly fee on your Business Advantage checking account was waived for the statement period ending 05/31/16:

| You are an active user of one of the following services |  |  |            | st one of the our of the output of the outpu | e following occurred during the                                    |  |  |
|---|--|--|------------|--|--|--|--|
| 0   | Bank of America Merchant Services            |  | $\bigcirc$ | \$2,500+   | in net new purchases on a linked<br>Business credit card           |  |  |
| $\bigcirc$  | Payroll Service by Intuit®                   |  | $\bigcirc$ | \$15,000+  | average monthly balance in primary checking account                |  |  |
| V   | Small Business Remote Deposit Online Service |  | 0          | \$35,000+  | combined average monthly<br>balance in linked business<br>accounts |  |  |

A check mark indicates that you have qualified for a monthly fee waiver on the account based on your usage of these products or services. For information on how to open a new product or to link an existing service to your account please call 1-888-BUSINESS or visit bankofamerica.com/smallbusiness.

| Date      | Transaction description                      | Amount    |
|-----------|--|-----------|
| 06/06/16  | OVERDRAFT ITEM FEE FOR ACTIVITY OF 06-06     | -35.00    |
| 06/13/16  | Extended Overdrawn Balance Charge            | -35.00    |
| 06/29/16  | NSF: RETURNED ITEM FEE FOR ACTIVITY OF 06-29 | -35.00    |
| Total ser | vice fees                                    | -\$105.00 |

Note your Ending Balance already reflects the subtraction of Service Fees.

Daily ledger balances

| Date  | Balance (\$) | Date  | Balance(\$) | Date  | Balance (\$) |
|-------|--------------|-------|-------------|-------|--------------|
| 06/01 | 200.52       | 06/06 | -266.81     | 06/29 | -666.41      |
| 06/03 | 125.52       | 06/13 | -301.81     | 06/30 | -336.81      |



To help you BALANCE YOUR CHECKING ACCOUNT, visit bankofamerica.com/statementbalance or the Statements and Documents tab in Online Banking for a printable version of the How to Balance Your Account Worksheet.

-\$105.00

#### Case 16-14758-SLM Doc 52 Filed 10/12/16 Entered 10/12/16 16:05:46 Desc Main Page 16 of 17 Document



# Bank

America's Most Convenient Bank®

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STATEMENT OF ACCOUNT

SCOTT P COWAN DIP CASE 16-14758 DIST NJ 35 PRESCOTT ST DEMARESTQ NJ 07627

Page:

1 of 2

Statement Period:

Jun 11 2016-Jul 10 2016

Cust Ref#:

Primary Account #:

Chapter 11 Checking

SCOTT P COWAN

DIP CASE 16-14758 DIST NJ

Account # -

| ACCOUNT SUN  | MARY                        |  |   |                           |
|--|-----------------------------|--|---|---------------------------|
| Beginning Balance Deposits  Checks Paid Electronic Payments Ending Balance |                             | 94.43<br>5,875.40  | Average Collected Balance<br>Annual Percentage Yield Earned         | 2,677.16<br>d 0.00%<br>30 |
|  |                             | 151.02<br>4,902.69<br>916.12   | Days in Period  |                           |
| 175 B. I. I. S. of the control of  |                             | · · · · · · · · · · · · · · · · · · ·  |   |                           |
| DAILY ACCOU  | NIACTIVITY                  | MATERIAL TO THE PARTY OF THE PA |   | ***                       |
| Deposits POSTING DATE  | DESCRIPTION                 |  |   | AMOUNT                    |
| 6/13   | DEPOSIT                     |  |   | 3,350.00                  |
| 7/5  | DEPOSIT                     |  |   | 1,229,40                  |
| 7/5  | DEPOSIT                     |  | •   | 296.00                    |
| 7/6  | DEPOSIT                     |  |   | 1,000.00                  |
|  |                             |  | Subtotal:   | 5,875.40                  |
| Checks Paid  | No. Cheoks: 2<br>SERIAL NO. | *Indicates break in serial sequence of<br>AMOUNT   | oheok processed electronically and listed under Electronic Payments |                           |
| 6/13   | 153                         | 1.02   |   |                           |
| 6/13   | 154                         | 150.00   |   |                           |
| B490   |                             |  | Subtotal:   | 151.02                    |
| Electronic Pa  | yments DESCRIPTION          |  |   | ABSOLETHING               |
| 6/24   |                             | ) PHRCHASE ****/6138   | 509324, AUT 062316 VISA DDA PUR                                     | TNUOMA                    |
| ***************************************                                    |                             |  | 2BORO * NJ  | 81.21                     |
| 7/7  |                             |  | GAGE ONLINE PMT CKF***51558POS                                      | 3,404,47                  |
| 7/7  |                             |  | CHGO ONLINE PMT CKF****51558POS                                     | 609.56                    |
| 7/7  | ELECTRONI                   | C PMT-WEB, GEICO ONI   | INE PMT CKF****51558PQS   | 477.79                    |
| 7/7  |                             | C PMT-WEB  |   | 209.71                    |
|  |                             | IC CITY EL ONLINE PMT CH   | (F****51558POS  | 208.11                    |
| 7/7  |                             |  | ATER NJ ONLINE PMT CKF****51558POS                                  | 96.91                     |
| 7/7  |                             |  | EY GAS ONLINE PMT CKF***51558POS                                    | 23.04                     |
|  |                             |  | Subtotal:   | 4,902.69                  |
|  | CE SUMMARY                  |  |   |                           |
| DATE   |                             | BALANCE  | DATE  | BALANCE                   |
| 6/10   |                             | 94.43  | 7/5   | 4,737.60                  |
| 6/13   |                             | 3,293.41   | 7/6   | 5,737.60                  |
| 6/24   |                             | 3,212.20   | 7/7   | 916,12                    |

# How to Balance your Account

Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

- 1. Your ending balance shown on this statement is:
- 2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
- 3. Subtotal by adding lines 1 and 2.
- 4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
- 5. Subtract Line 4 from 3. This adjusted balance should equal your account balance,

| Pac | le:   |
|-----|-------|
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**PARTITION TO THE PARTITION OF THE PARTI** 

2 of 2

| Ending<br>Balance     | 916;12   |
|-----------------------|----------|
| Total<br>Deposits     | <b>4</b> |
| Sub:Total             |          |
| <b>你</b><br>Total     |          |
| Withdrawals  Adjusted |          |
| Balance               |          |

| DEPOSITS NOT ON STATEMENT  | DOLLARS  | CENTS  |
|--|--|--|
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| Total Deposits   |  | <b>20</b>                                      |

| WITHDRAWALS NOT<br>ON STATEMENT  | DOLLARS  | CENTS  |
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| WITHDRAWALS NOT<br>ON STATEMENT  | DOLLARS  | CENTS                                   |
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| Fotal<br>Withdrawals   |  | 0                                       |

#### FOR CONSUMER ACCOUNTS ONLY -- IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund fransfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

#### TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the liter statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- · Your name and account number.
- A description of the error or transaction you are unsure about.
   The dollar amount and date of the suspected error,

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

#### INTEREST NOTICE

Total interest credited by the Bank to you thie year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

#### FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give ue the following information:

- Your name and account number,.
  The dollar amount of the suspected error.
  Describe the error and explain, if you can, why you believe there is an error.
  If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we Investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days In Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.